



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

Mary Phillips

Q: I am currently enrolled in a Part D drug plan, is there anything I should do for 2008?

A: If you currently have Medicare Part D coverage, you should review your prescription drug coverage each fall. During the Annual Open Enrollment Period, November 15 through December 31, any Medicare beneficiary may choose to join, switch or disenroll from a Medicare prescription drug plan.

It is in your best interest to compare your current plan with other plans available in 2008. You may want to switch if another plan better meets your needs. Each Part D plan is different, and in comparing plans you should look at Coverage, Cost, and Convenience.

Coverage – Check to see if the plan covers your prescription drugs. Even if your drugs are covered by the plan, there may be

special rules for filling the prescription, such as step therapy, prior authorization, or quantity limits.

Cost – Check to see how much your drugs will cost in each plan. Monthly premiums, deductibles and your cost share will vary by drug plan and by each drug.

Convenience – Check the plan to make sure that the pharmacies in the plan are the ones you want to use. If you spend part of the year out of state, you should check to see if the plan will cover your drugs in that area.

Information on Part D plans should be available Mid-October. You can get help in comparing drug plans by:

- Visiting Medicare's website at www.medicare.gov and selecting "Compare Medicare Prescription Drug Plans"
- Calling 1-800 Medicare (1-800-633-4227) TTY users should call toll free at 1-877-486-2048
- Calling SHIP at 1-800-452-4800.

When comparing plans, you should have your Medicare card, a list of your drugs and the dosage amounts, and the

name of the pharmacy you want to use available.

October is National Breast Cancer Awareness Month

Breast cancer is the most common non-skin cancer in women and the second leading cause of cancer deaths in American women. Every woman is at risk, and this risk increases with age.

With early detection, breast cancer can usually be successfully treated. While all women are at risk for breast cancer, your risks increase if you . . .

- Had breast cancer in the past
- Have a family history of breast cancer
- Had your first baby after 30
- Have never had a baby
- Used hormone replacement therapy for a long time after menopause
- Have 2 or more alcoholic drinks every day
- Are overweight
- Do not exercise

Medicare will help cover screening mammograms performed in an FDA certified facility. All women 40 and older can get a screening every 12

months. Medicare will help pay for one baseline mammogram for women between 35 and 39 years old.

The Part B deductible is waived, but you will need to pay the 20% coinsurance of Medicare approved amount.

Address your questions to:

Ask SHIP
714 West 53rd Street
Anderson, IN 46013
Or www.Medicare.in.gov
1-800-452-4800